

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

RENEE R. KLINE

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:20-20081 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

March 26, 2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 01/09/2020 and confirmed on 6/16/20 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		56,897.00
Less Refunds to Debtor	2,732.58	
TOTAL AMOUNT OF PLAN FUND		54,164.42

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,500.00	
Trustee Fee	2,964.95	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		6,464.95

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	COMPUTERSHARE DE TRUST CO - OWN	0.00	29,781.68	0.00	29,781.68
	Acct: 4885				
	COMPUTERSHARE DE TRUST CO - OWN	6,721.29	6,721.29	0.00	6,721.29
	Acct: 4885				
	CITY OF ARNOLD (SWG & REFUSE)	5,484.98	5,484.98	2,905.43	8,390.41
	Acct: 0700				
					44,893.38

Priority					
	RODNEY D SHEPHERD ESQ	0.00	0.00	0.00	0.00
	Acct:				
	RENEE R. KLINE	0.00	0.00	0.00	0.00
	Acct:				
	RENEE R. KLINE	2,732.58	2,732.58	0.00	0.00
	Acct:				
	LAW OFFICES OF RODNEY SHEPHERD	0.00	0.00	0.00	0.00
	Acct:				
	RODNEY D SHEPHERD ESQ	3,500.00	3,500.00	0.00	0.00
	Acct:				
	CITY OF ARNOLD (PER CAP)	37.00	37.00	0.00	37.00
	Acct:				
					37.00

Unsecured					
	PENDRICK CAPITAL PARTNERS LLC	143.42	30.86	0.00	30.86
	Acct: 6699				
	KEYBRIDGE MEDICAL REVENUE CARE	713.00	153.42	0.00	153.42
	Acct: 7840				
	STATE COLLECTION SERVICE INC	0.00	0.00	0.00	0.00
	Acct: 0922				
	ALLEGHENY OPHTHALMOLOGY ASSOC	0.00	0.00	0.00	0.00
	Acct: 5115				
	BYRIDER FINANCE LLC D/B/A CNAC	10,003.40	2,152.43	0.00	2,152.43
	Acct: 8567				
	PREMIER BANKCARD LLC; JEFFERSON C	426.39	91.75	0.00	91.75

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 9386				
	PRA RECEIVABLES MANAGEMENT LLC - /	374.40	80.56	0.00	80.56
	Acct: 1441				
	QUANTUM3 GROUP LLC - AGENT FOR GE	333.57	71.77	0.00	71.77
	Acct: 9773				
	PREMIER MEDICAL ASSOC	0.00	0.00	0.00	0.00
	Acct: 6340				
	QUEST DIAGNOSTIC	0.00	0.00	0.00	0.00
	Acct: 7764				
	UPMC PHYSICIAN SERVICES	206.52	44.44	0.00	44.44
	Acct: 3625				
	LVNV FUNDING LLC	668.60	143.86	0.00	143.86
	Acct: 1128				
	GRB LAW**	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	ROBERTSON ANSCHUTZ SCHNEID CRAN	0.00	0.00	0.00	0.00
	Acct:				
	PENDRICK CAPITAL PARTNERS LLC	0.00	0.00	0.00	0.00
	Acct:				
					<hr/> 2,769.09

TOTAL PAID TO CREDITORS

47,699.47

TOTAL CLAIMED

PRIORITY 37.00

SECURED 12,206.27

UNSECURED 12,869.30

Date: 03/26/2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

RENEE R. KLINE

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:20-20081 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Renee R. Kline
Debtor

Case No. 20-20081-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Mar 27, 2025

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 29, 2025:

Recip ID	Recipient Name and Address
db	+ Renee R. Kline, 2109 Victoria Avenue, Arnold, PA 15068-2132
15194297	Allegheny Ophthalmology Associates, 2853 Freeport Road, Natrona Heights, PA 15065-1905
15194299	+ CNAC, Brider Finance, P.O. Box 453, Carmel, IN 46082-0453
15181184	+ City of Arnold, c/o Pennsylvania Municipal Services, 336 Delaware Avenue, Dept. U, Oakmont, PA 15139-2120
16511789	+ Computershare Delaware Trust Company, Selene Finance LP, 3501 Olympus Blvd, Suite 500, Dallas, TX 75019-6295
15194305	+ Joseph G. Puet, City Treasurer, 1829 Fifth Avenue, New Kensington, PA 15068-4498
15194307	+ Premier Medical Associates, P.O. Box 644984, Pittsburgh, PA 15264-4984
15194309	Quest Diagnostics Venture, P.O. Box 740717, Cincinnati, OH 45274-0717
15194310	Rushmore, P.O. Box 514707, Los Angeles, CA 90051-4707

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 28 2025 00:16:34	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/Text: ebnpeoples@grblaw.com	Mar 28 2025 00:12:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15194293	^ MEBN	Mar 28 2025 00:07:35	AHN Emergency Group of Alle-Kiski/, Pendrick Capital Partners, c/o Affiliate Asset Solutions, 145 Technology Parkway, NW, Suite 100, Peachtree, GA 30092-3536
15194294	Email/Text: amieg@stcol.com	Mar 28 2025 00:12:00	AHN-Allegheny Valley Hospital, c/o State Collection Service, P.O. Box 6250, Madison, WI 53716-0250
15194296	^ MEBN	Mar 28 2025 00:08:23	Allegheny Health Network, P.O. Box 645266, Pittsburgh, PA 15264-5250
15194295	Email/Text: amieg@stcol.com	Mar 28 2025 00:12:00	Allegheny Health Network, c/o State Collection Service, P.O. Box 6250, Madison, WI 53716-0250
15199621	+ Email/Text: bankruptcy@jdbyrider.com	Mar 28 2025 00:14:00	BYRIDER FINANCE, LLC D/B/A CNAC, ATTN BANKRUPTCY DEPT, 12802 HAMILTON CROSSING BLVD., CARMEL, IN 46032-5424
15194300	+ Email/Text: bankruptcy@jdbyrider.com	Mar 28 2025 00:14:00	CNAC, 12802 Hamilton Crossing Blvd., Carmel, IN 46032-5424
15194301	^ MEBN	Mar 28 2025 00:08:29	Collection Service Center, Tax Division, P.O. Box 560, New Kensington, PA 15068-0560
15194302	Email/PDF: ais.fpc.ebn@aisinfo.com	Mar 28 2025 00:28:20	First Premier Bank, P.O. Box 5529, Sioux Falls, SD 57117-5529
15194303	^ MEBN	Mar 28 2025 00:08:14	Fortiva, Payment Processing, P.O. Box 650847, Dallas, TX 75265-0847

District/off: 0315-2

User: auto

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15194304	Email/Text: GenesisFS@ebn.phinsolutions.com	Mar 28 2025 00:14:00	Genesis FS Card Services, P.O. Box 23039, Columbus, GA 31902-3039
15204125	+ Email/Text: bankruptcynotices@keybridgemed.com	Mar 28 2025 00:14:00	KeyBridge Medical Revenue Care, d/b/a General Audit Corporation, PO Box 1568, Lima OH 45802-1568
15186703	Email/PDF: resurgentbknotifications@resurgent.com	Mar 28 2025 00:17:19	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15194306	Email/Text: bwilson@pendrickcp.com	Mar 28 2025 00:12:00	Pendrick Capital Partners, 79 Warren Street, Suite 3, Glens Falls, NY 12801
15214233	Email/Text: perituspendrick@perituservices.com	Mar 28 2025 00:12:00	Pendrick Capital Partners, LLC, Peritus Portfolio Services II, LLC, PO BOX 141419, IRVING, TX 75014-1419
15418529	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 28 2025 00:17:09	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15205409	+ Email/Text: JCAP_BNC_Notices@jcap.com	Mar 28 2025 00:14:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
15210800	Email/Text: bnc-quantum@quantum3group.com	Mar 28 2025 00:13:00	Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788, Kirkland, WA 98083-0788
15194308	Email/Text: bankruptcy_notifications@ccsusa.com	Mar 28 2025 00:14:00	Quest Diagnostics, c/o CCS, Payment Processing Center, P.O. Box 55126, Boston, MA 02205-5126
15194309	^ MEBN	Mar 28 2025 00:10:00	Quest Diagnostics Venture, P.O. Box 740717, Cincinnati, OH 45274-0717
15212755	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 28 2025 00:13:00	Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004
15204466	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Mar 28 2025 00:12:00	The Bank of Missouri, PO Box 105555, Atlanta, GA 30348-5555
15194311	^ MEBN	Mar 28 2025 00:07:40	UPMC Community Medicine, c/o Receivables Outsourcing, P.O. Box 62850, Baltimore, MD 21264-2850
15211010	Email/Text: BNCnotices@dcmsservices.com	Mar 28 2025 00:13:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
15258021	+ Email/Text: bkteam@selenefinance.com	Mar 28 2025 00:13:00	WILMINGTON SAVINGS FUND SOCIETY, FSB, Selene Finance, LP, 9990 Richmond Ave. Suite 400 South, Houston TX 77042-4546

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Computershare Delaware Trust Company, not in its i
cr		Wilmington Savings Fund Society, FSB, d/b/a Christ
15194298	*+	City of Arnold, c/o Pennsylvania Municipal Services, 336 Delaware Avenue, Dept. U, Oakmont, PA 15139-2120

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0315-2

User: auto

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Date Rcvd: Mar 27, 2025

Form ID: pdf900

Total Noticed: 34

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 29, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 26, 2025 at the address(es) listed below:

Name	Email Address
Charles Griffin Wohlrab	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust bkecf@friedmanvartolo.com, cwohlab@ecf.courtdrive.com
Denise Carlon	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust dcarlon@kmlawgroup.com
Michelle L. McGowan	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust mimcgowan@raslg.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Rodney D. Shepherd	on behalf of Debtor Renee R. Kline rodsheph@cs.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecpeople@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 7